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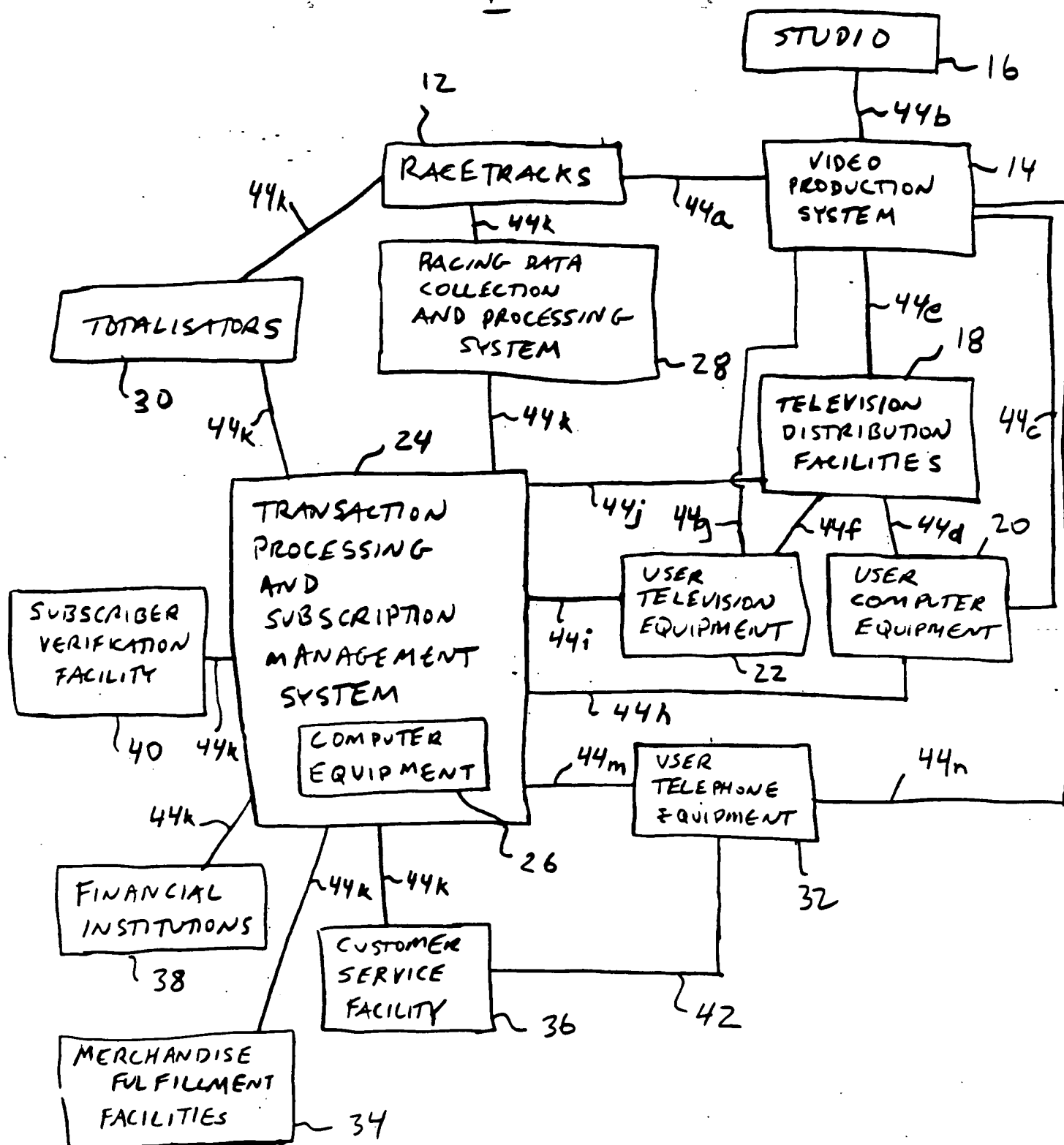


FIG. 1

FIG. 2

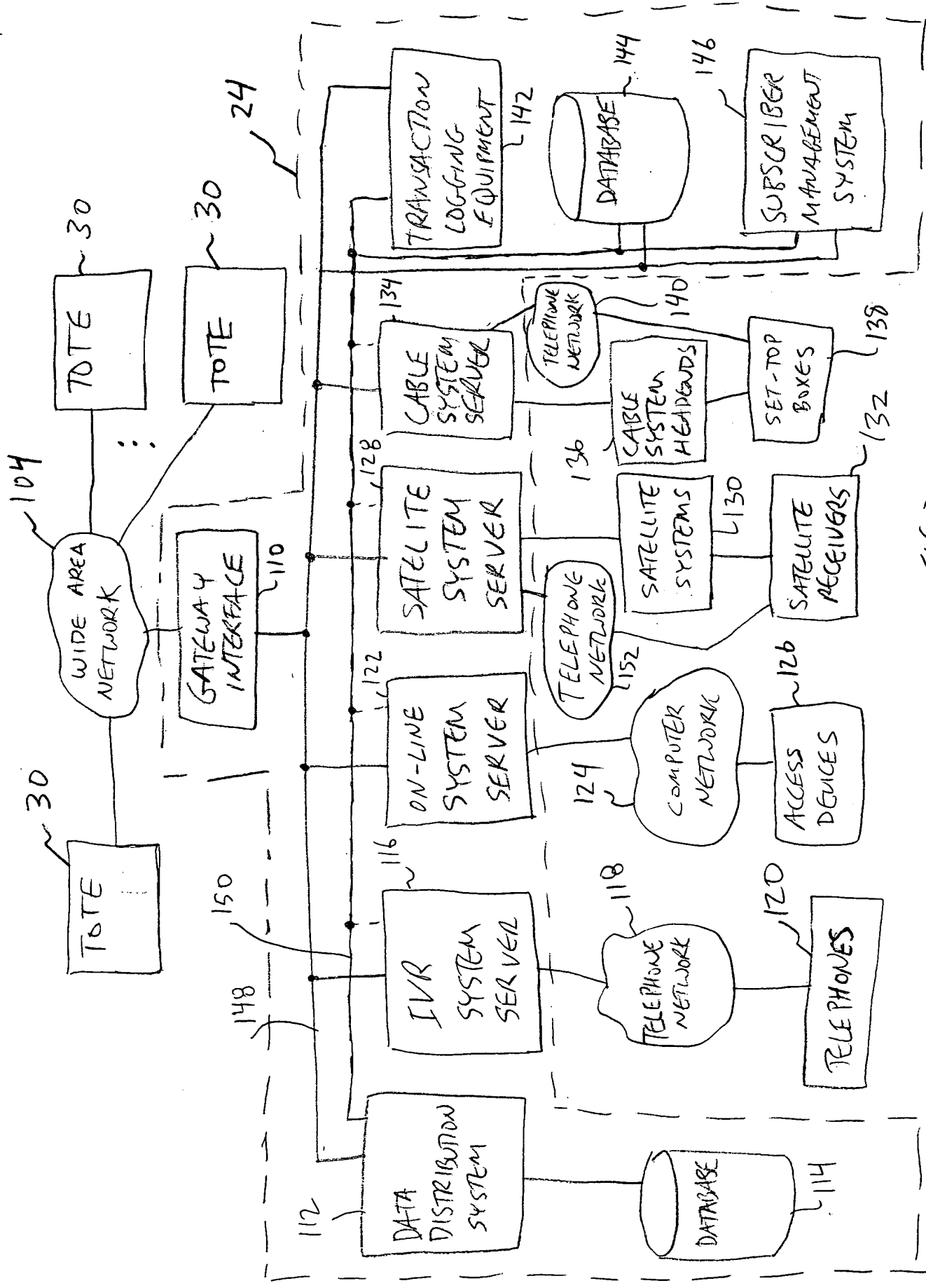


FIG. 2

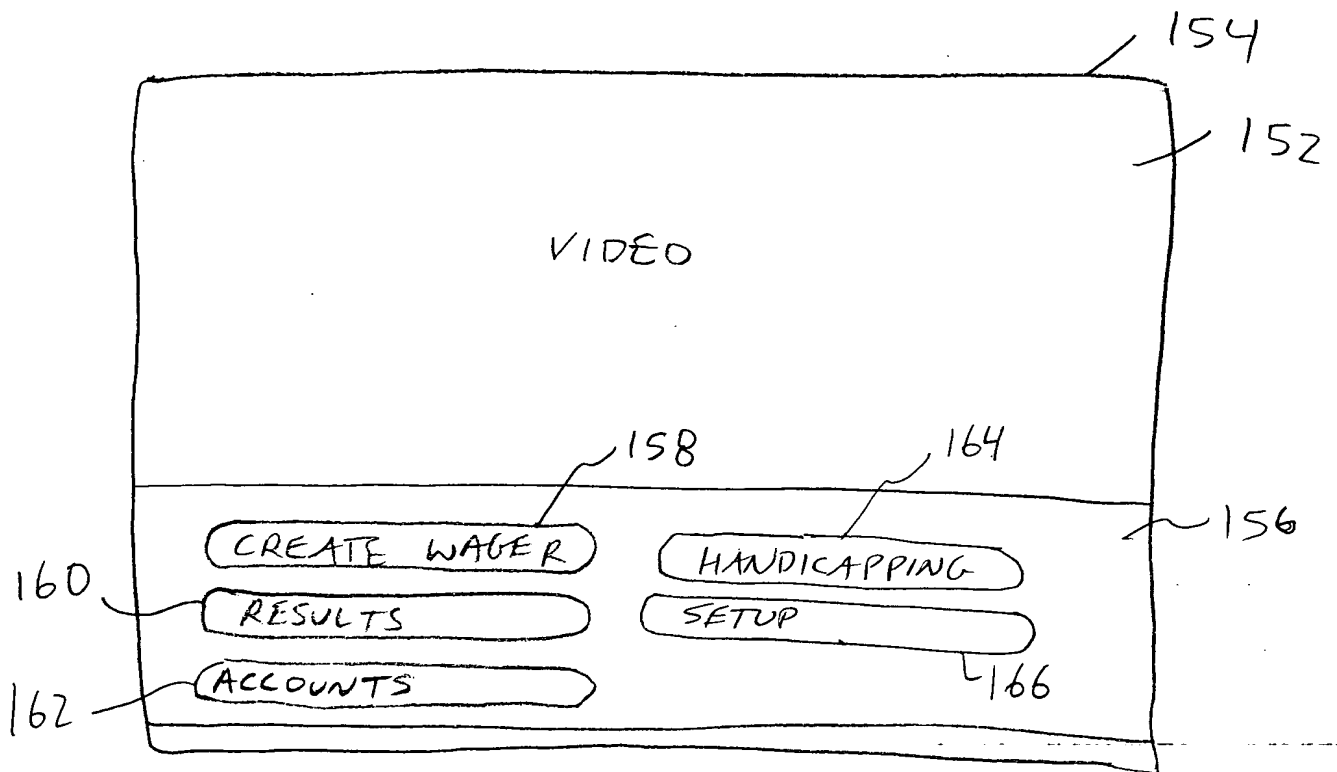


FIG. 3

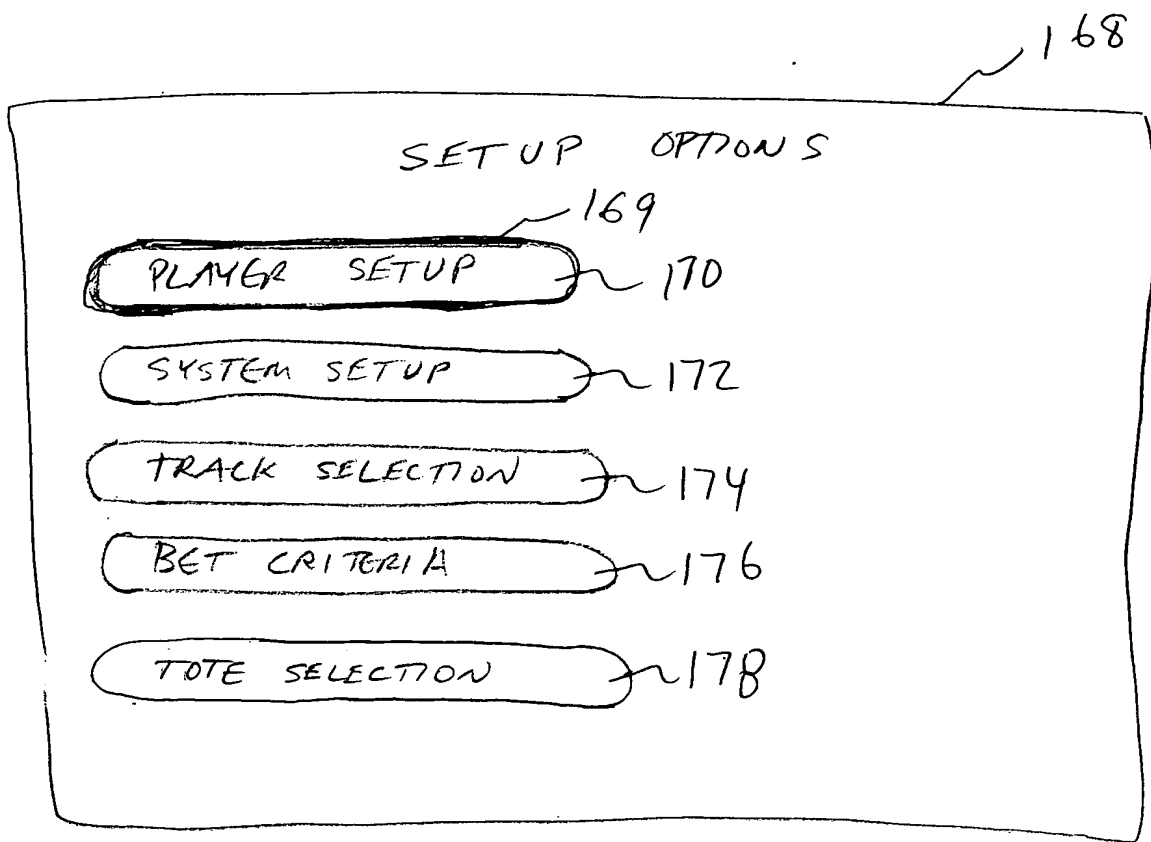


FIG. 4

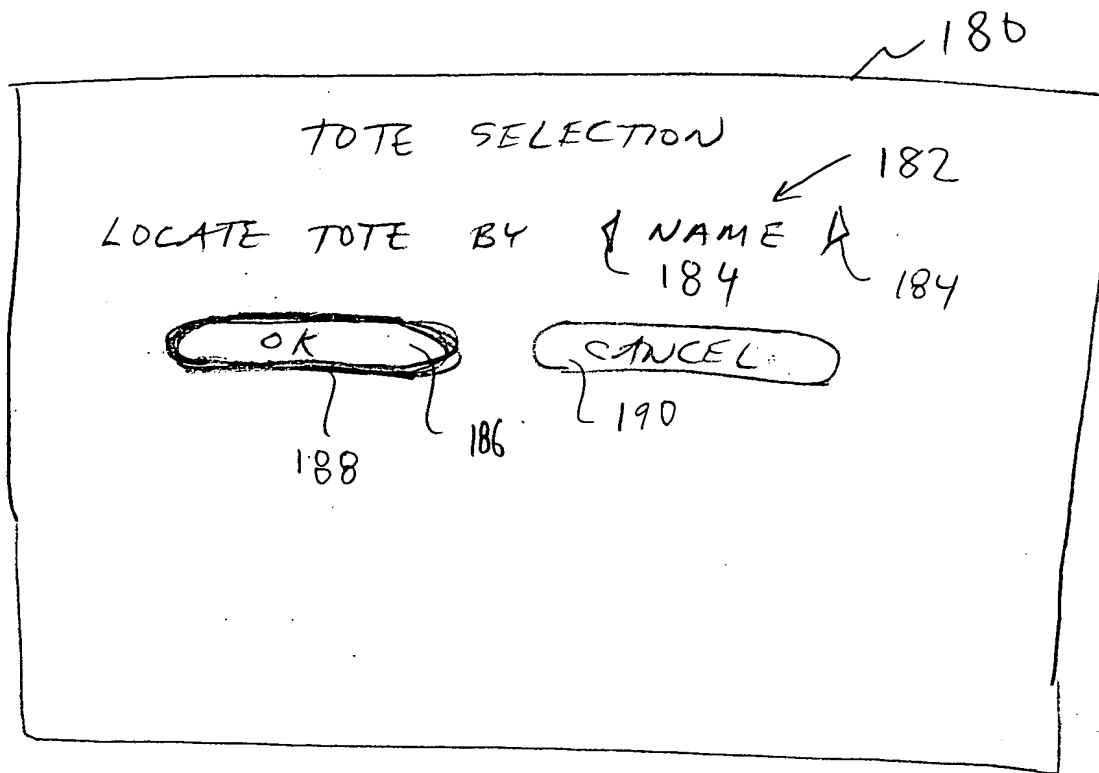


FIG. 5

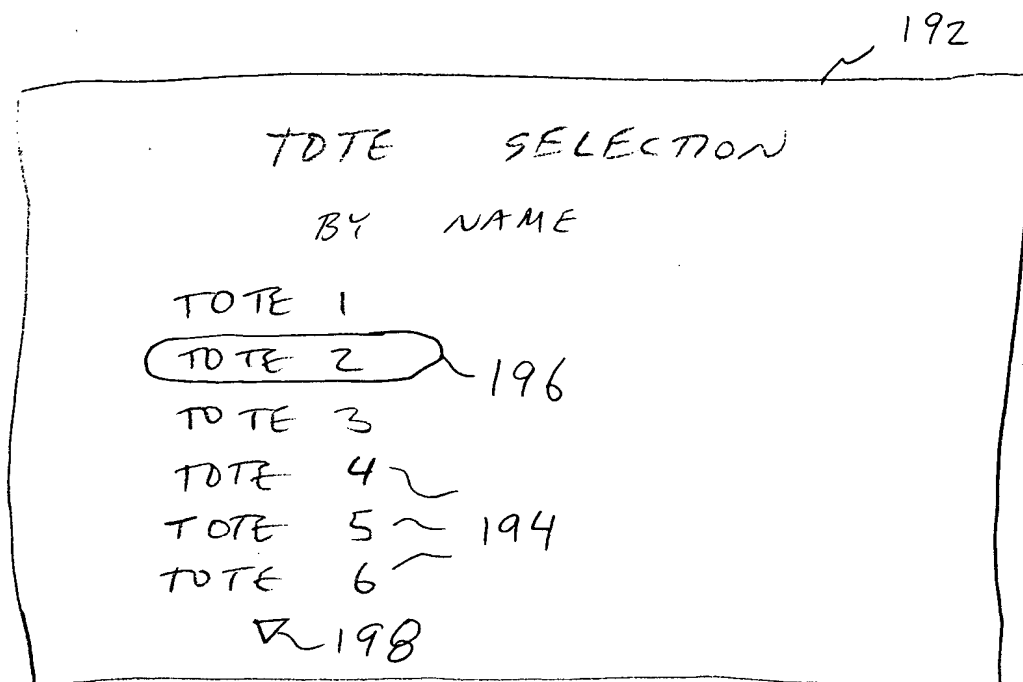


FIG. 6

200

TOTE SELECTION
BY AVERAGE ODDS

<u>TOTE</u>	<u>AVERAGE ODDS</u>
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TOTE 1	7:1
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TOTE 2	8:1
--------	-----

 205

TOTE 3	7.5:1
--------	-------

TOTE 4	7:1
--------	-----

204

202

FIG. 7

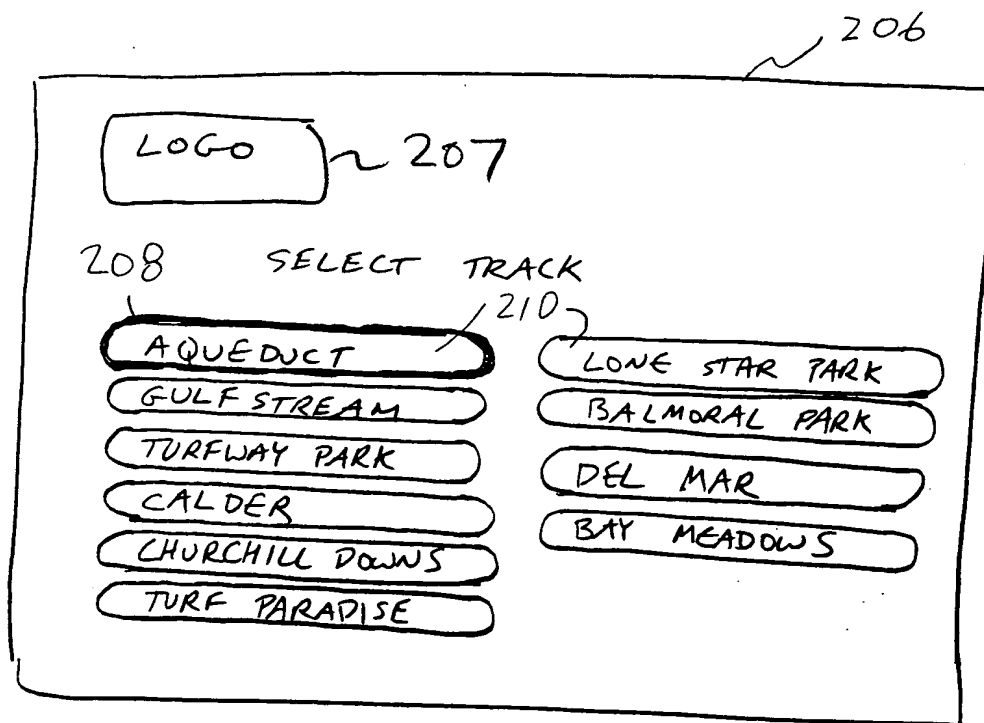


FIG. 8

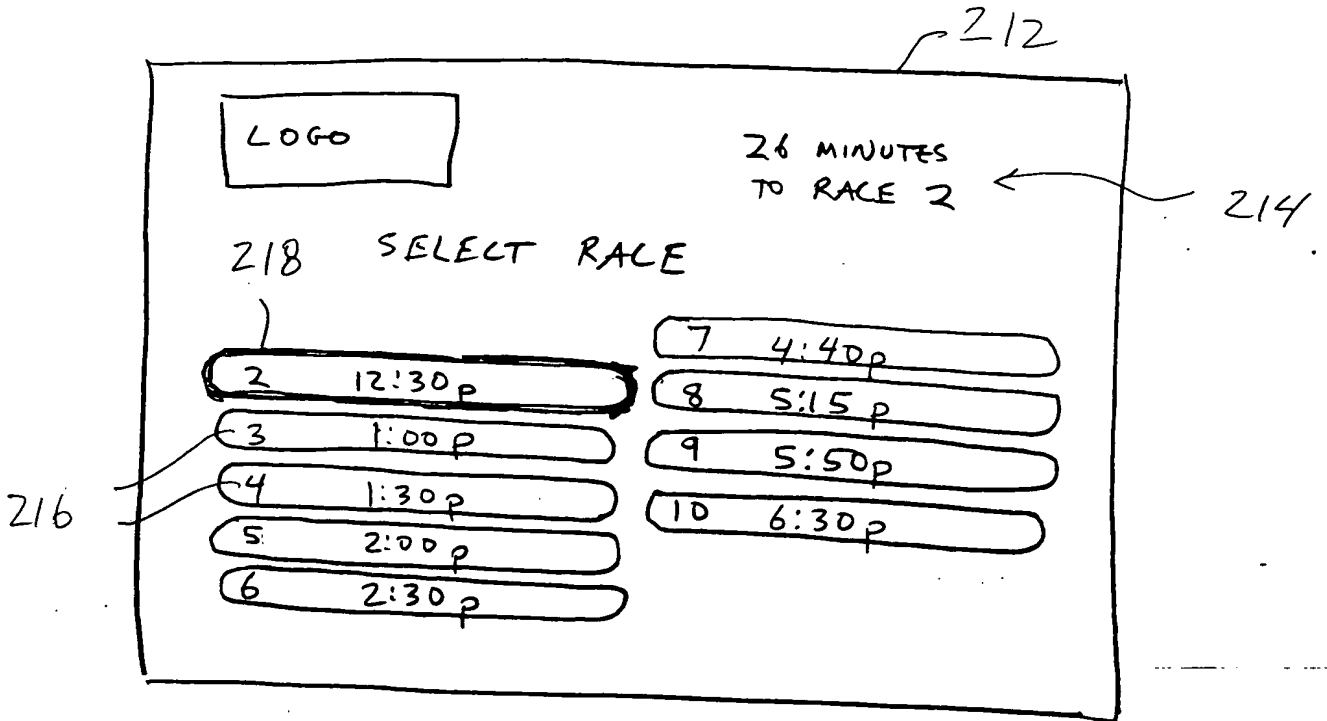


FIG. 9

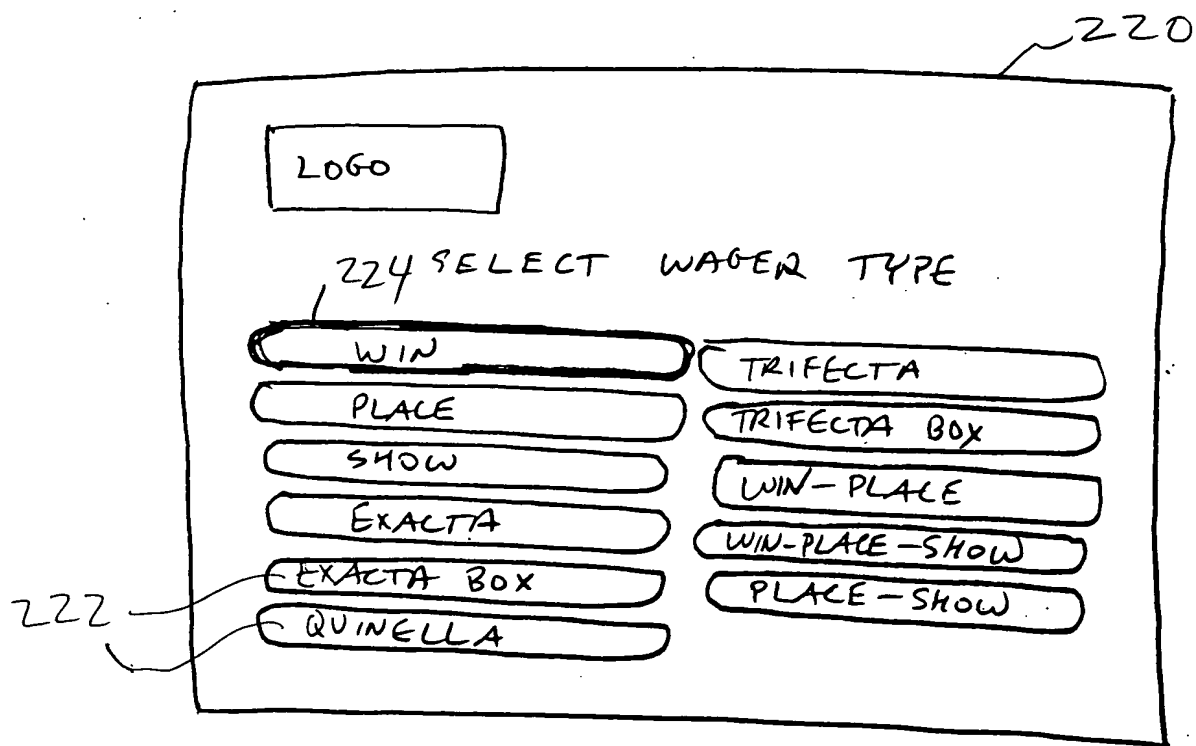


FIG. 10

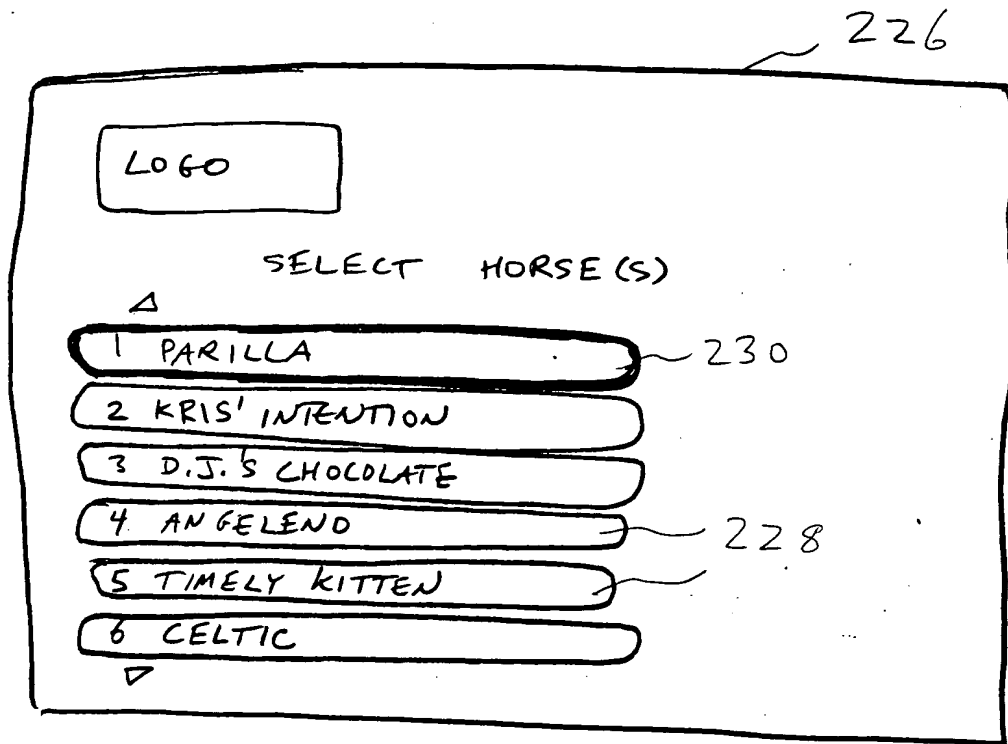


FIG. 11

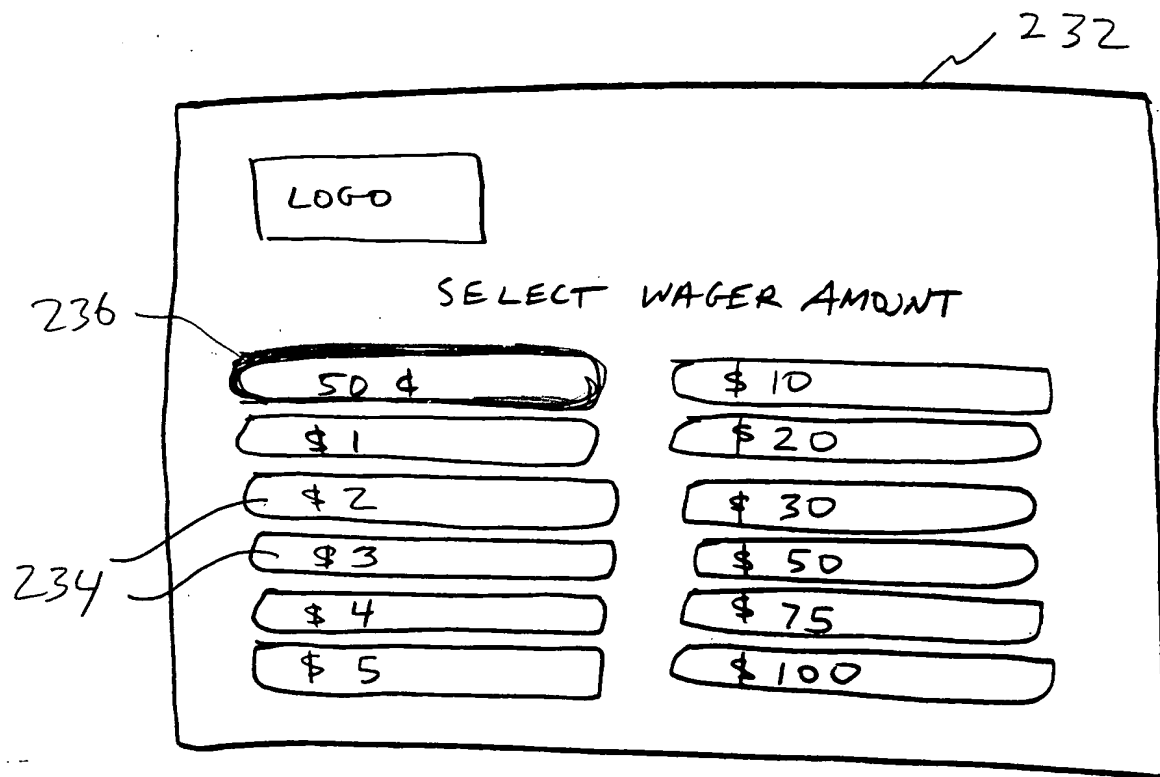


FIG. 12

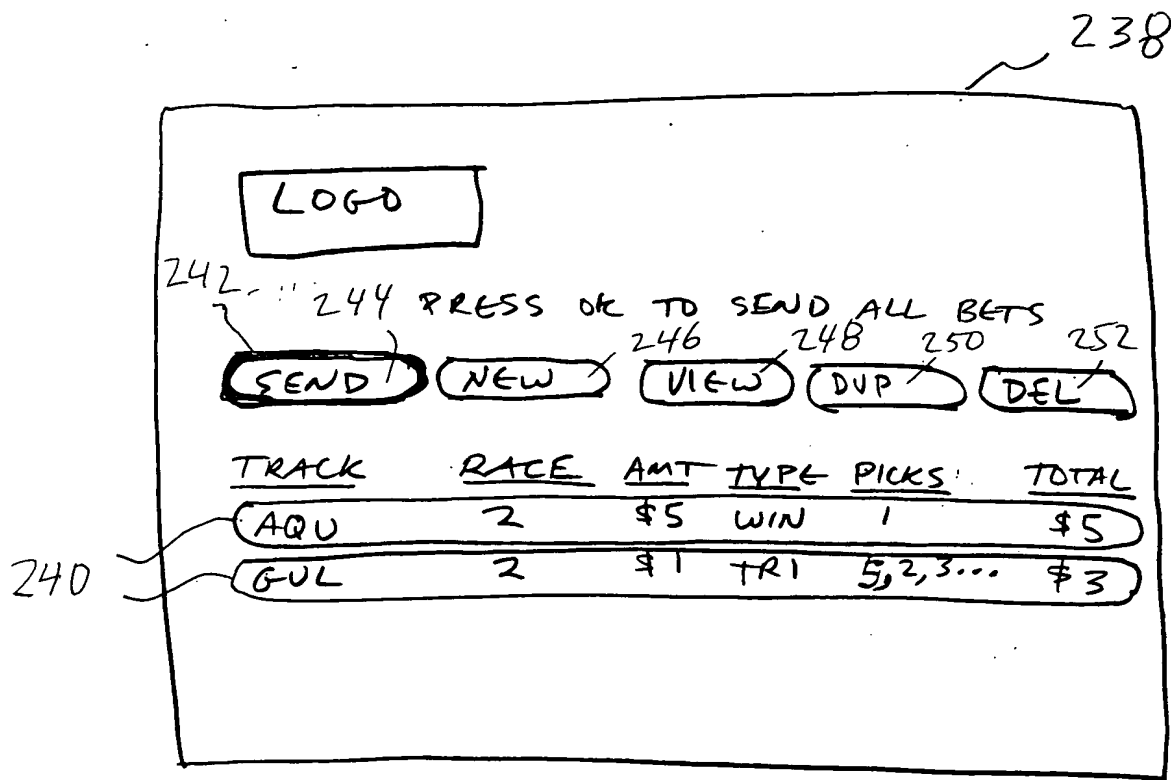


FIG. 13

254

SELECT TOTE FOR YOUR WAGER	
<u>NAME</u>	WEIGHTED ODDS FOR <u>YOUR WAGERS</u>
TOTE 1	5:1
TOTE 2	4:1
TOTE 3	6:1
TOTE 4	4:1

256 ↗ ↖ 258

FIG. 14

262

ODDS FOR YOUR WAGERS
AT TOTE 2 ← 264

<u>WAGER NO.</u>	<u>ODDS</u>
1	5:1
466 → 2	6:2 ← 468
3	4:1
4	12:1
5	4:3

470 472

SEND WAGER SELECT NEW TOTE

CANCEL ~ 474

FIG. 15

476

SELECT TOTE FOR YOUR WAGER

<u>NAME</u>	<u>ODDS</u>	<u>TAX</u>	<u>POOL VALUE</u>
TOTE 1	5:1	Y	VALUE 1
TOTE 2	4:1	Y	VALUE 2
TOTE 3	6:1	Y	VALUE 3
TOTE 4	4:1	N	VALUE 4
TOTE 5	5:1	N	VALUE 5

486

↗ 478 ↘
 ↑ 480 ↑ 482 ↗ 484

FIG. 16

SELECT TOTE COMPANY
BASED ON LICENSING
STATUS IN STATE IN
WHICH WAGER IS PLACED ~ 488

SELECT TOTE BASED ON
WHICH TOTE PROVIDES
FAVORABLE ODDS ~ 490

SELECT TOTE BASED UPON
TAX CONSEQUENCES ~ 492

SELECT TOTE THAT HAS
LARGEST POOL VALUE, SMALLEST
POOL VALUE, ETC. ~ 494

SELECT TOTE BASED UPON A BULK
BENEFIT ~ 496

SELECT TOTE BASED ON
WAGERER PREFERENCE ~ 498

SELECT TOTE BASED UPON
WAGER TYPES AVAILABLE ~ 500

FIG. 17

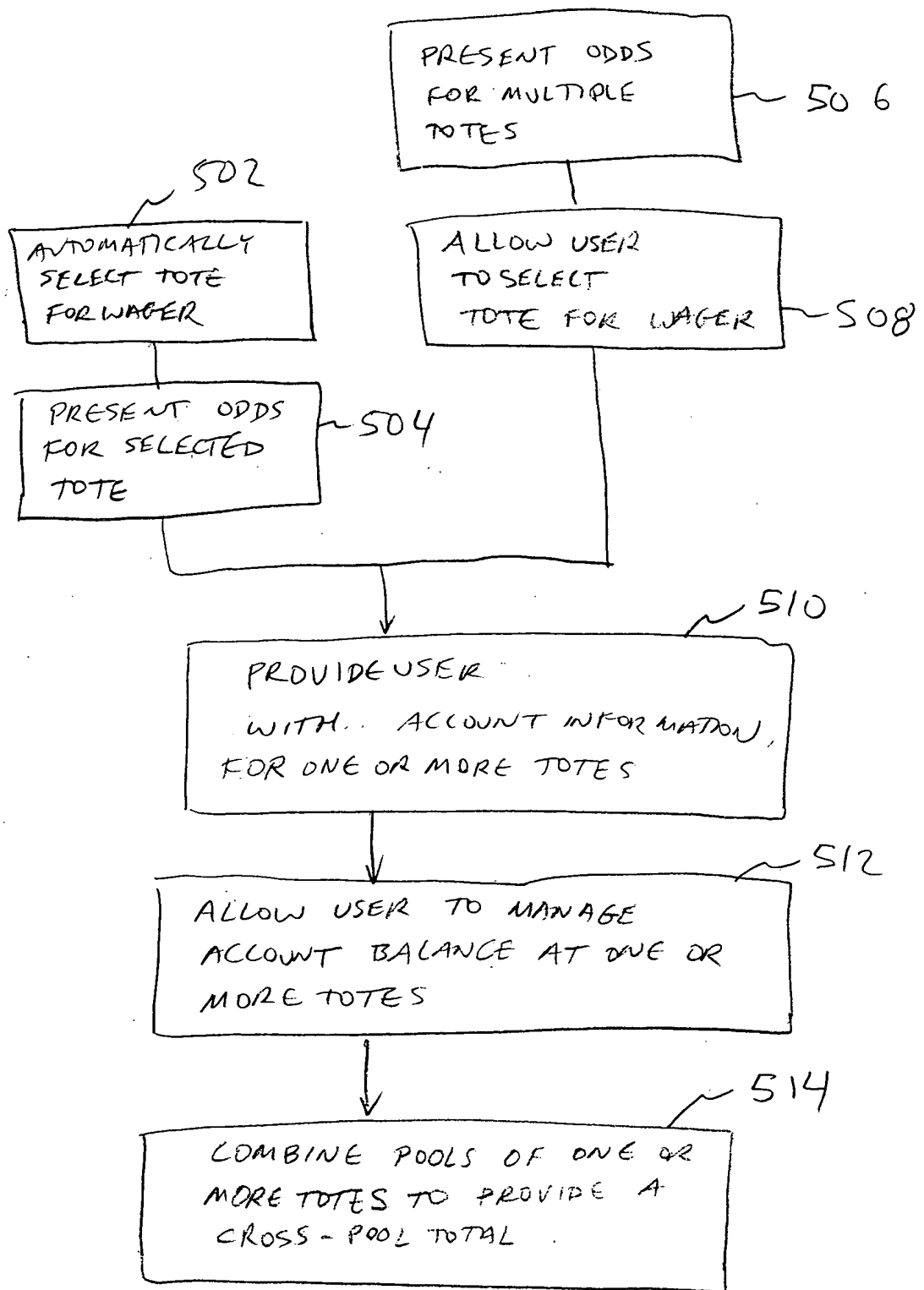


FIG. 18

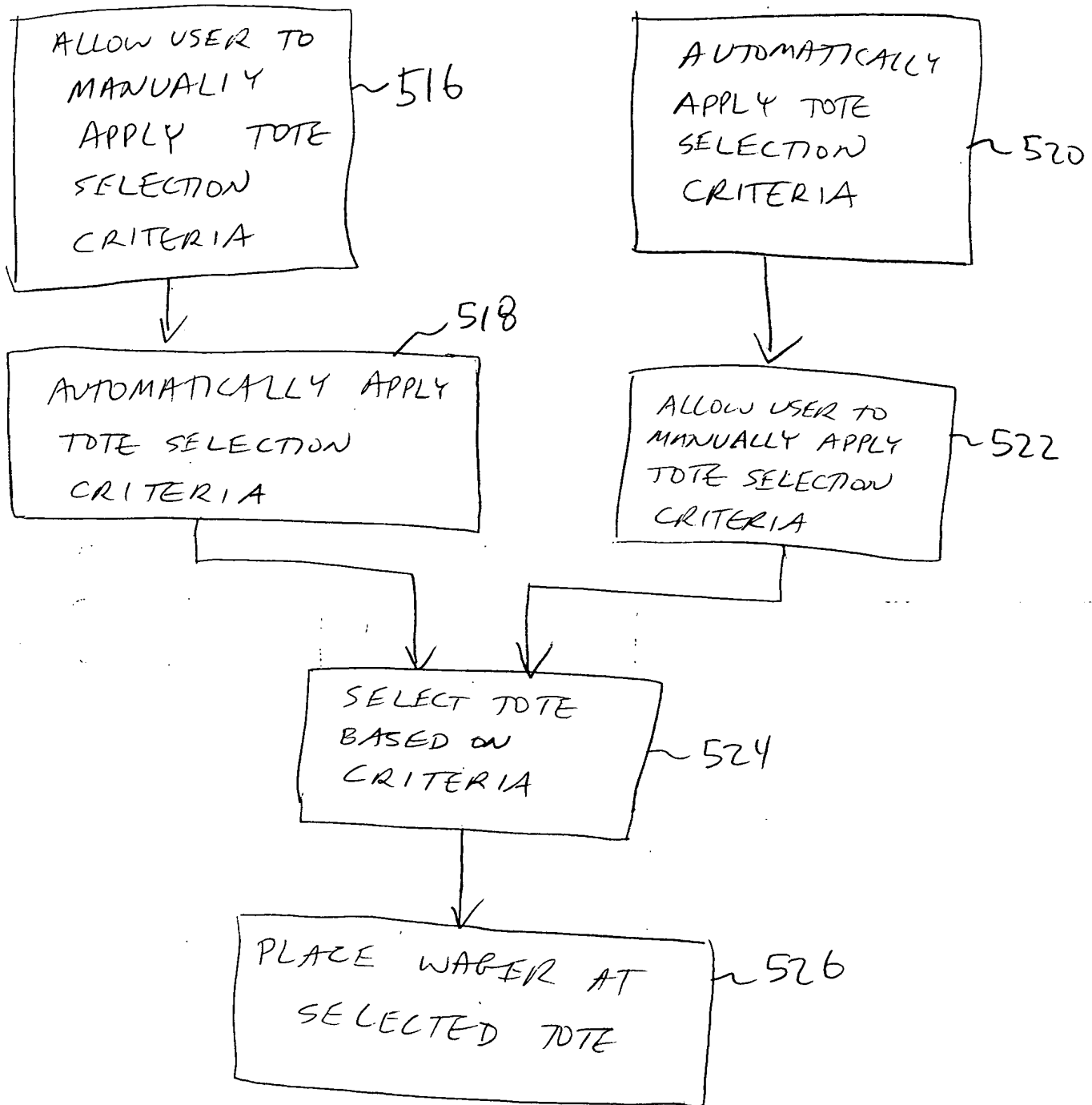


FIG. 19

RECEIVE REAL-TIME
DATA FROM EACH
OF MULTIPLE AVAILABLE
TOTES ~ 534

COMBINE POOLS TO
PROVIDE A CROSS-TOTE
POOL ~ 536

PRESENT CROSS-TOTE POOLS
TO USER ~ 538

ALLOW USER TO CREATE WAGER
USING CROSS-TOTE POOL ~ 540

PLACE WAGERS WITH EACH TOTE
ASSOCIATED WITH THE CROSS-TOTE
POOL WAGER OF THE USER ~ 542

FIG. 21